


# **EXHIBIT 15**

**From:** Kelli Collins <Kelli\_Collins@ryder.com>  
**Sent:** Thursday, August 15, 2019 2:24 PM  
**To:** Donald B Golden <Donald\_B\_Golden@ryder.com>; Ryder <Ryder@aon.com>  
**Cc:** Mario A. Cotarelo <Mario\_A\_Cotarelo@ryder.com>  
**Subject:** RE: One Way Hauling - double filings

Mario we can do the filing.  
 The filing will be effective: 6/14/2019  
 AON please issue the filing.




U.S. Department of Transportation

Federal Motor Carrier Safety Administration

Licensing and Insurance Public

Choose Menu Option

do



Insurance History

<b>US DOT:</b>	2479972	<b>Docket Number:</b>	MC00858994				
<b>Legal Name:</b>	ONE WAY HAULING EXPRESS CO						
Form	Type	Insurance Carrier	Policy/Surety	Coverage From	Coverage To	Effective Date From	Effective Date To
91X	BIPD/Primary	<a href="#">NATIONAL INDEMNITY COMPANY OF THE SOUTH</a>	74TRS088600	\$0	\$750,000	10/26/2018	05/05/2019 Cancelled
91X	BIPD/Primary	<a href="#">NATIONAL INDEMNITY COMPANY OF THE SOUTH</a>	74TRS088600	\$0	\$750,000	09/20/2018	11/21/2018 Cancelled

**Kelli Collins**  
 Sr. Underwriter,  
 Ryder Fleet Protection Solutions  
**Ryder System, Inc.**  
 6000 Woodward Parkway  
 Alpharetta, GA 30005  
 T 770.521.2676  
 F 770-569-6930  
[Kelli\\_Collins@Ryder.com](mailto:Kelli_Collins@Ryder.com)  
[www.ryder.com](http://www.ryder.com)

**Internal Only Quick Quoter for Price Indications** <https://ryderfms--c.na61.visual.force.com/apex/InsuranceQuoterVF?id=0050d000006gKED> (Firefox or Chrome Internet browsers)

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**From:** Kelli Collins  
**Sent:** Thursday, August 15, 2019 3:17 PM  
**To:** Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)>; Ryder <[Ryder@aon.com](mailto:Ryder@aon.com)>

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**Cc:** Mario A. Cotarelo <[Mario\\_A\\_Cotarelo@ryder.com](mailto:Mario_A_Cotarelo@ryder.com)>

**Subject:** RE: One Way Hauling - double filings

Whom is their insurance provider. If it is Progressive or Hallmark they will not allow split fleets.

If Ryder can do the filing for everything that operates under their DOT filing and they would hold Ryder harmless for any damages the occurred to the non-Ryder units and keep them insured with their current carrier.

Please advise if they want us to do the filing it can be effective today if need be or we can back date to when they got the Ryder units.

**Kelli Collins**

Sr. Underwriter,  
Ryder Fleet Protection Solutions

**Ryder System, Inc.**

6000 Woodward Parkway  
Alpharetta, GA 30005  
T 770.521.2676  
F 770-569-6930

[Kelli\\_Collins@Ryder.com](mailto:Kelli_Collins@Ryder.com)

[www.ryder.com](http://www.ryder.com)

**Internal Only Quick Quoter for Price Indications** <https://ryderfms--c.na61.visual.force.com/apex/InsuranceQuoterVF?id=0050d000006gKED> (Firefox or Chrome Internet browsers)

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**From:** Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)>

**Sent:** Thursday, August 15, 2019 2:47 PM

**To:** Kelli Collins <[Kelli\\_Collins@ryder.com](mailto:Kelli_Collins@ryder.com)>

**Cc:** Mario A. Cotarelo <[Mario\\_A\\_Cotarelo@ryder.com](mailto:Mario_A_Cotarelo@ryder.com)>

**Subject:** One Way Hauling - double filings

Good afternoon Kelli. To follow up the messages that Mario and I have left you this week, this is an extremely urgent matter that we need your assistance with. Our client, One Way Hauling Express, leases 5 tractors with us and has our coverage for both liability and physical damage. The insurance company who insures their non-Ryder vehicles has told our client that they will either charge them for duplicate insurance

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coverage on our lease vehicles or cancel their insurance on their non-Ryder vehicles since they do the filings for them. Either way, they could possibly be put out of business. Your help on this matter is greatly appreciated. Thanks much.

Regards,

Don Golden

**Donald B. Golden** | Inside Business Development Manager  
(c) 518.496.4887 | [Donald\\_B\\_Golden@Ryder.com](mailto:Donald_B_Golden@Ryder.com)  
Ryder System, Inc. | 6000 Windward Pkwy | Alpharetta, GA 30005

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**From:** ONE WAY DISPATCH <[one.wayhaulingexpress@gmail.com](mailto:one.wayhaulingexpress@gmail.com)>  
**Sent:** Thursday, August 15, 2019 2:10 PM  
**To:** Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)>  
**Subject:** Re: insurance question

**RYDER CAUTION:** This email originated from outside of the organization.

Perfect thank you so much

On Thu, Aug 15, 2019 at 2:06 PM Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)> wrote:  
Good afternoon Yadiel, we sure will. Both Mario and I are working with our Safety and Loss Prevention Team to see if we can do the double filing for you as well.  
Also, I do know that Mario spoke with your father on this earlier this week and we're working to get everything resolved. As always, we appreciate your business. Have a great afternoon.  
Regards,  
Don Golden

**Donald B. Golden** | Inside Business Development Manager

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(c) 518.496.4887 | [Donald\\_B\\_Golden@Ryder.com](mailto:Donald_B_Golden@Ryder.com)  
Ryder System, Inc. | [6000 Windward Pkwy](#) | [Alpharetta, GA 30005](#)

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**From:** ONE WAY DISPATCH <[one.wayhaulingexpress@gmail.com](mailto:one.wayhaulingexpress@gmail.com)>  
**Sent:** Thursday, August 15, 2019 2:00 PM  
**To:** Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)>  
**Subject:** Re: insurance question

**RYDER CAUTION:** This email originated from outside of the organization.

Don let me know when you speak with her how everything turns out thank you

On Thu, Aug 15, 2019 at 1:59 PM ONE WAY DISPATCH <[one.wayhaulingexpress@gmail.com](mailto:one.wayhaulingexpress@gmail.com)> wrote:  
Liz (786) 350-0210

On Mon, Aug 12, 2019 at 4:48 PM Donald B Golden <[Donald\\_B\\_Golden@ryder.com](mailto:Donald_B_Golden@ryder.com)> wrote:  
Good afternoon Yadiel, good to speak with you earlier today. With regard to the insurance question as it relates to your cargo insurance and your MC number, if you can please forward the name and contact information of woman I spoke with earlier in your office, I'd be glad to reach out to her and provide her with any information she needs.  
As always, we appreciate your business. Have an enjoyable evening.  
Regards,  
Don Golden

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**Donald B. Golden** | Inside Business Development Manager  
(c) 518.496.4887 | [Donald\\_B\\_Golden@Ryder.com](mailto:Donald_B_Golden@Ryder.com)  
Ryder System, Inc. | [6000 Windward Pkwy](#) | [Alpharetta, GA 30005](#)

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\*«'…`•°THANK YOU °•'…`»\*

Operations Manager

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